

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ROBERT A. AUFLICK
ASHLYN Y AUFLICK
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-11004

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 09/27/2018 and confirmed on 11/29/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		128,084.88
Less Refunds to Debtor	1,789.80	
TOTAL AMOUNT OF PLAN FUND		126,295.08

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	5,949.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,949.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 8240	0.00	40,277.67	0.00	40,277.67
	LAKEVIEW LOAN SERVICING LLC Acct: 8240	694.39	694.39	0.00	694.39
	FIVE STAR BANK Acct: 3381	10,966.19	10,966.19	1,069.31	12,035.50
	MOUNTAIN LAUREL FCU* Acct: 7749	0.00	0.00	0.00	0.00
					53,007.56

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	ROBERT A. AUFLICK Acct:	0.00	0.00	0.00	0.00
	ROBERT A. AUFLICK Acct:	984.92	984.92	0.00	0.00
	ROBERT A. AUFLICK Acct:	804.88	804.88	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,000.00	3,000.00	0.00	0.00
	ALLY BANK LEASE TRUST Acct: 8271	0.00	0.00	0.00	0.00

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4339	3,524.21	3,125.56	0.00	3,125.56
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 7570	3,560.98	3,158.17	0.00	3,158.17
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 1502	1,583.15	1,404.07	0.00	1,404.07
	CAPITAL ONE BANK (USA) NA BY AMERIC.	1,108.49	983.10	0.00	983.10

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2450				
	CAVALRY SPV I LLC - ASSIGNEE(*)	3,107.53	2,756.02	0.00	2,756.02
	Acct: 0767				
	FNCC++	0.00	0.00	0.00	0.00
	Acct: 0844				
	CHASE(*)	0.00	0.00	0.00	0.00
	Acct: 9460				
	DISCOVER BANK(*)	5,633.29	4,996.07	0.00	4,996.07
	Acct: 3038				
	DISCOVER BANK(*)	2,329.58	2,066.06	0.00	2,066.06
	Acct: 6031				
	ELAN FINANCIAL SERVICES	0.00	0.00	0.00	0.00
	Acct: 3287				
	JH PORTFOLIO DEBT EQUITIES	0.00	0.00	0.00	0.00
	Acct: 4084				
	QUANTUM3 GROUP LLC - AGENT FOR JH	4,127.80	3,660.87	0.00	3,660.87
	Acct: 3485				
	LVNV FUNDING LLC, ASSIGNEE	5,291.04	4,692.53	0.00	4,692.53
	Acct: 5272				
	LVNV FUNDING LLC, ASSIGNEE	3,429.58	3,041.63	0.00	3,041.63
	Acct: 4717				
	MOUNTAIN LAUREL FCU*	4,068.10	3,607.93	0.00	3,607.93
	Acct: 7460				
	MOUNTAIN LAUREL FCU*	0.00	0.00	0.00	0.00
	Acct: 1063				
	MOUNTAIN LAUREL FCU*	0.00	0.00	0.00	0.00
	Acct: 2402				
	PENN CREDIT CORP	0.00	0.00	0.00	0.00
	Acct: 2318				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,219.68	2,855.48	0.00	2,855.48
	Acct: 4729				
	PORTFOLIO RECOVERY ASSOCIATES, LL	6,683.62	5,927.59	0.00	5,927.59
	Acct: 1927				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 2072				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 2402				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 7014				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 7988				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 6020				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 6019				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 6017				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 6018				
	QUALITY ASSET RECOVERY	0.00	0.00	0.00	0.00
	Acct: 6016				
	SEARS/CITI CARD USA*++	0.00	0.00	0.00	0.00
	Acct: 2168				
	QUANTUM3 GROUP LLC - AGENT FOR JH	4,369.15	3,874.93	0.00	3,874.93
	Acct: 9231				
	PORTFOLIO RECOVERY ASSOCIATES, LL	550.21	487.98	0.00	487.98
	Acct: 8627				
	VERIZON BY AMERICAN INFOSOURCE LP	145.10	128.69	0.00	128.69
	Acct: 0001				
	PORTFOLIO RECOVERY ASSOCIATES, LL	2,527.18	2,241.31	0.00	2,241.31

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6981				
	MIDLAND FUNDING LLC	413.58	366.80	0.00	366.80
	Acct: 9166				
	MIDLAND FUNDING LLC	8,095.67	7,179.91	0.00	7,179.91
	Acct: 0141				
	VERIZON BY AMERICAN INFOSOURCE LP	156.19	138.52	0.00	138.52
	Acct: 0002				
	ABSOLUTE RESOLUTIONS INVESTMENTS	2,378.64	2,109.57	0.00	2,109.57
	Acct: 3093				
	SYNCHRONY BANK	1,315.94	1,167.08	0.00	1,167.08
	Acct: 4918				
	PORTFOLIO RECOVERY ASSOCIATES, LL	3,908.32	3,466.22	0.00	3,466.22
	Acct: 4791				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,017.40	902.31	0.00	902.31
	Acct: 9950				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 9231				
	MICHAEL S JAN JANIN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	CITIBANK NA**	0.00	0.00	0.00	0.00
	Acct:				
	CREDIT ONE BANK	0.00	0.00	0.00	0.00
	Acct:				
	PRESSLER FELT & WARSHAW LLP	0.00	0.00	0.00	0.00
	Acct:				
	US BANK	0.00	0.00	0.00	0.00
	Acct:				
	WARREN GENERAL HOSPITAL	0.00	0.00	0.00	0.00
	Acct:				

64,338.40

TOTAL PAID TO CREDITORS

117,345.96

TOTAL CLAIMED

PRIORITY 0.00

SECURED 11,660.58

UNSECURED 72,544.43

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ROBERT A. AUFLICK
ASHLYN Y AUFLICK
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-11004

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Robert A. Auflick
Ashlyn Y. Auflick
Debtors

Case No. 18-11004-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 61

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Robert A. Auflick, Ashlyn Y. Auflick, 809 North Main Street, Youngsville, PA 16371-1055
14922254	+ Five Star Bank, 55 North Main Street, Warsaw, NY 14569-1325
14922258	+ Mountain Laurel Federal Credit Union, 413 South Michael Street, Saint Marys, PA 15857-1742
14927361	+ Mountain Laurel Federal Credit Union, 1513 Pennsylvania Avenue East, Warren, PA 16365-3142
14922260	+ Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
14922266	+ Stonegate Mortgage Corporation, 4894 Greenville Avenue, Dallas, TX 75206-4120
14922278	+ Warren General Hospital, 2 West Crescent Park, Warren, PA 16365-2199

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: ally@ebn.phinsolutions.com	Nov 29 2023 00:35:00	Ally Bank Lease Trust serviced by Ally Servicing L, P.O. Box 130424, Roseville, MN 55113-0004
14956542	Email/Text: Bankruptcy@absoluteresolutions.com	Nov 29 2023 00:35:00	Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437
14928986	Email/Text: ally@ebn.phinsolutions.com	Nov 29 2023 00:35:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
14922238	+ Email/Text: ally@ebn.phinsolutions.com	Nov 29 2023 00:35:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
14922239	+ Email/Text: BarclaysBankDelaware@tsico.com	Nov 29 2023 00:36:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14922240	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2023 00:49:04	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14922241	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2023 00:59:30	Capital One N.A., PO Box 85520, Richmond, VA 23285
14922242	Email/Text: bankruptcy@cavps.com	Nov 29 2023 00:38:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
14934231	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 29 2023 00:48:31	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14924052	+ Email/Text: bankruptcy@cavps.com	Nov 29 2023 00:38:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14922244	+ Email/Text: clientservices@credit-control.com	Nov 29 2023 00:38:00	Central Loan Admin & Reporting, 425 Phillips Boulevard, Ewing, NJ 08618-1430
14922246	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 01:36:26	Citibank Sd NA, Attn: Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
14922247	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 0315-1

User: auto

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		Nov 29 2023 00:37:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789
14922248	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 29 2023 00:37:00	Comenity Bank / Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14922249	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 29 2023 00:37:00	Comenity Capital Bank / Gamestop, Po Box 182120, Columbus, OH 43218-2120
14922250	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 29 2023 00:48:47	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
14922251	Email/Text: mrdiscen@discover.com	Nov 29 2023 00:35:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14925330	Email/Text: mrdiscen@discover.com	Nov 29 2023 00:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14922243	Email/Text: BNSFN@capitalsvcs.com	Nov 29 2023 00:36:00	Ccs / First National Bank, 500 East 60th Street North, Sioux Falls, SD 57104
14944699	Email/Text: FSBBankruptcy@fiiwarsaw.com	Nov 29 2023 00:35:00	Five Star Bank, 100 Chestnut Street, 13th Floor, Rochester, NY 14604
14922253	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 29 2023 00:35:00	First National Bank Of Pa, 1 Fnb Boulevard, Hermitage, PA 16148-3363
14922245	Email/PDF: ais.chase.ebn@aisinfo.com	Nov 29 2023 00:48:50	Chase Card, Po Box 15298, Wilmington, DE 19850
14922255	+ Email/Text: bknotificationdistribution@jhccapitalgroup.com	Nov 29 2023 00:39:00	Jh Portfolio Debt Equities, 5757 Phantom Drive, Suite 225, Hazelwood, MO 63042-2429
14960411	^ MEBN	Nov 29 2023 00:23:39	LAKEVIEW LOAN SERVICING LLC, PO Box 840, Buffalo, NY 14240-0840
14932783	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 00:48:28	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14932782	Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 00:48:42	LVNV Funding, LLC its successors and assigns as, assignee of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14922256	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 29 2023 01:46:39	Lvnv Funding LLC, Po Box 1269, Greenville, SC 29602-1269
14922257	Email/Text: camanagement@mtb.com	Nov 29 2023 00:36:00	M & T Bank, 1 Fountain Plaza, Buffalo, NY 14203
14951491	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 00:37:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN MI 48090-2011
14932578	^ MEBN	Nov 29 2023 00:23:20	MRS BPO LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
14932577	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 29 2023 00:37:00	Midland Funding LLC, PO Box 2000, Warren, MI 48090-2000
14922259	+ Email/PDF: cbp@omf.com	Nov 29 2023 00:48:17	Onemain Financial, 6801 Colwell Boulevard, Irving, TX 75039-3198
14949907	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2023 00:49:02	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14923028	+ Email/PDF: rmscedi@recoverycorp.com	Nov 29 2023 00:48:41	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14922263	Email/Text: signed.order@pfwattorneys.com	Nov 29 2023 00:35:00	Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054
14922261	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 29 2023 00:48:50	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952

District/off: 0315-1

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14922264	^	MEBN	Nov 29 2023 00:23:55	Quality Asset Recovery, 7 Foster Avenue, Suite 101, Gibbsboro, NJ 08026-1191
14928992		Email/Text: bnc-quantum@quantum3group.com	Nov 29 2023 00:37:00	Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC, PO Box 788, Kirkland, WA 98083-0788
14957245	+	Email/Text: bncmail@w-legal.com	Nov 29 2023 00:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14922265	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:49:00	Sears / Cbna, Po Box 6283, Sioux Falls, SD 57117-6283
14922267	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:49:04	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14922268	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:20	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
14922269	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:38	Syncb / Old Navy, Po Box 965005, Orlando, FL 32896-5005
14922270	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:46	Syncb / Paypal Smart Consumer, Po Box 965005, Orlando, FL 32896-5005
14922271	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:17	Syncb / TJMaxx, Po Box 965015, Orlando, FL 32896-5015
14922272	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:28	Syncb / Toys R Us, Po Box 965005, Orlando, FL 32896-5005
14922273	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:52	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14922274	+	Email/PDF: ais.sync.ebn@aisinfo.com	Nov 29 2023 00:48:59	Synchrony Bank, 950 Forrer Boulevard, Kettering, OH 45420-1469
14922275	+	Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 29 2023 00:49:08	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14922252		Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 29 2023 00:38:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
14922276		Email/Text: RPSBankruptcyBNCNotification@usbank.com	Nov 29 2023 00:38:00	Us Bank, PO Box 108, Saint Louis, MO 63166
14954901		Email/PDF: ebn_ais@aisinfo.com	Nov 29 2023 01:46:37	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14922277	+	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 29 2023 00:34:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051
14922279	+	Email/Text: bnc-bluestem@quantum3group.com	Nov 29 2023 00:38:00	Webbank / Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 54

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T Bank as servicer for Lakeview Loan Servicing L
cr		Mountain Laurel Federal Credit Union
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15169815	*+	Lakeview Loan Servicing LLC, PO Box 840, Buffalo, NY 14240-0840
14922262	*+	Portfolio Recovery & Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502-4952

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: auto

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Form ID: pdf900

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Ashlyn Y. Auflick dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Robert A. Auflick dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com
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